



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Bruce Bent et al.
Title: SYSTEMS AND METHODS
FOR ADMINISTERING
RETURN SWEEP ACCOUNTS
Appl. No.: 10/071,053
Filing Date: 2/8/2002
Examiner: J. Bradley Wright
Art Unit: 3694
Conf. No. 9308

INTERVIEW SUMMARY

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This communication is a summary from an interview on January 16, 2008 with Examiner Felten, concerning the above-referenced patent application.

The interview was begun with an overview and explanation of the invention as claimed. Attorneys for applicant indicated that the method provided for a first bank to maintain control over client funds yet provide FDIC insurance in excess of \$100,000 and unlimited transactions through maintenance of multiple aggregate accounts at multiple banks. Attorneys for applicant argued that Oncken, on the other hand, does not permit the first bank to maintain control of funds because the entire account balance is withdrawn after five withdrawals and moved to another bank to permit the unlimited transaction benefit. Attorneys for applicant further differentiated the claimed invention over the system previously disclosed in the IDS. Attorneys for applicant indicated that the older system did not provide for the maintenance of multiple accounts at multiple banks and

that the system should be considered prior art for the purposes of prosecution. Attorneys for applicant further asked that a typographical error be corrected by Examiner's amendment.

The Examiner stated that he would take this interview into consideration when preparing his response.

Respectfully submitted,

Date February 19, 2008

By 

FOLEY & LARDNER LLP
Customer Number: 22428
Telephone: (202) 672-5485
Facsimile: (202) 672-5399

William T. Ellis
Attorney for Applicant
Registration No. 26,874